

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last Revised September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

IN RE:

Case No. 19-12724

Judge: ABA

Lampson, Kerri-Lynn & Holden-Lampson, Karim V

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

Original Modified/Notice Required Date: May 14, 2020
 Motions Included Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: AA

Initial Debtor: KL

Initial Co-Debtor: KVH

Part 1: Payment and Length of Plan

a. The debtor shall pay \$862.92 per month to the Chapter 13 Trustee, starting on November 1, 2019 for approximately 52 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future Earnings
 Other sources of funding (describe source, amount and date when funds are available): _____

c. Use of real property to satisfy plan obligations:

Sale of real property
Description: _____
Proposed date for completion: _____

Refinance of real property
Description: _____
Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property
Description: _____
Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection NONE

a. Adequate protection payments will be made in the amount of \$ None to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Law Offices Of Anthony Arechavala, Esqui	Administrative Expense	1,750.00
KML Law Group,, P.C.	Attorney's Fees(Toyota Motor Credit Corp)	531.00
Parker McCay P.A.	Administrative Fees(Mortgage Co., Lakeview Loan Servicing, LLC)	831.00
Parker McCay P.A.	Post-Petition arrears(Mortgage Co., Lakeview Loan Servicing)	1,492.24

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a

governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
None			

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: [] NONE

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Lakeview Loan Servicing, LLC	8 Catherine Ct, Sicklerville, NJ 08081-3805	24,937.15	0.00%	24,937.15	1,596.00

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: [] NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Toyota Financial Services	2013 Acura ILX	1,101.35	0.00%	1,101.35	525.00
Wells Fargo Bank, N.A.	8 Catherine Ct, Sicklerville, NJ 08081-3805	11,263.10	0.00%	11,263.10	0.00

c. Secured claims excluded from 11 U.S.C. 506: [X] NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
None				

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments [X] NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
None							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
None			

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

None

g. Secured Claims to Be Paid in Full Through the Plan NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
None		

Part 5: Unsecured Claims NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

Not less than \$ _____ to be distributed *pro rata*

Not less than _____ percent

Pro Rata distribution from any remaining funds

b. Separately Classified Unsecured Claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
None			

Part 6: Executory Contracts and Unexpired Leases NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be	Nature of Contract or	Treatment by Debtor	Post-Petition Payment

	Cured in Plan	Lease		
None				

Part 7: Motions [] NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). [] NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
None							

b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Total Amount of Lien to be Reclassified
None						

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
None					

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

Upon Confirmation
 Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) **Trustee Commissions**
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-petition claims The Standing Trustee [] is, [X] is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification [X] NONE

If this plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 5/14/2020

Explain below why the Plan is being modified.	Explain below how the Plan is being modified.
To reduce the trustee's monthly payment of \$1,100.00 due to changed circumstances between Debtor and Joint Debtor. Debtor and Joint are now living separate and apart with separate expenses.	By reducing the plan from \$1,100.00 to \$862.92.

Are Schedules I and J being filed simultaneously with this Modified Plan? [] Yes [X] No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

[X] NONE

[] Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date:

5/14/2020

Debtor

Keri Sayson

Date:

5/14/2020

Joint Debtor

Keri Holda Sayson

Date:

5/14/2020

Attorney for the Debtor(s)

Anthony Prehul

Certificate of Notice Page 8 of 9
United States Bankruptcy Court
District of New Jersey

In re:
 Kerri-Lynn Lampson
 Karim V. Holden-Lampson
 Debtors

Case No. 19-12724-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 40

Date Rcvd: May 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2020.

db Kerri-Lynn Lampson, 8 Catherine Ct, Sicklerville, NJ 08081-3806
 jdb +Karim V. Holden-Lampson, 207 Patriots Court, Galloway, NJ 08205-3621
 518019236 Altantic Credit & Finance, PO Box 2001, Warren, MI 48090-2001
 518144037 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 518019241 +Hayt, Hayt & Landau, LLC, 2 Industrial Way W, Eatontown, NJ 07724-2279
 518019242 Home Depot/Citibank - Attn: Bankruptcy, PO Box 6497, Sioux Falls, SD 57117-6497
 518019244 John D. Krohn, Esquire, 9000 Midlantic Dr Ste 300, Mount Laurel, NJ 08054-1539
 518190704 +Lakeview Loan Servicing, LLC, c/o Attn: Payment Processing, P.O. Box 1288,
 Buffalo, NY 14240-1288
 518019245 +Lakeview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, Coral Gables, FL 33146-1873
 518019248 Macy's Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 518019249 Midland Funding, LLC, PO Box 2001, Warren, MI 48090-2001
 518019251 Peoples Transport Federal Credit Union, 136 W Kings Hwy, Mount Ephraim, NJ 08059-1343
 518019252 Pressler, Felt & Warshaw, LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
 518019253 Radius Global Solutions LLC, PO Box 390846, Minneapolis, MN 55439-0846
 518344803 +Rebecca A. Solarz, Esquire, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406,
 Westmont, NJ 08108-2812
 518019255 Sears Credit Cards, PO Box 6282, Sioux Falls, SD 57117-6282
 518019256 Super Court of New Jersey Atlantic Count, 1201 Bacharach Blvd,
 Atlantic City, NJ 08401-4510
 518019258 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Financial Services, PO Box 8026,
 Cedar Rapids, IA 52408-8026)
 518048776 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 518019259 USA Federal Savings Bank, 10750 McDermott Fwy, San Antonio, TX 78288-0002
 518125032 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
 518019260 Wells Fargo Bank, N.A., PO Box 10335, Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 15 2020 22:51:59 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 15 2020 22:51:58 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518196467 E-mail/PDF: resurgentbknotifications@resurgent.com May 15 2020 22:57:40
 Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 518167258 +E-mail/Text: bnc@atlasacq.com May 15 2020 22:51:13 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 518019237 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 15 2020 22:58:51 Capital One,
 Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 518019238 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 15 2020 22:57:30
 Capital One Bank (USA) N.A., 4851 Cox Rd, Glen Allen, VA 23060-6293
 518067299 +E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM May 15 2020 23:09:35
 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 518019240 E-mail/PDF: creditonebknotifications@resurgent.com May 15 2020 22:58:16 Credit One Bank,
 585 Pilot Rd, Las Vegas, NV 89119-3619
 518195733 E-mail/Text: bnc-quantum@quantum3group.com May 15 2020 22:51:47
 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 518019243 E-mail/Text: bknotificationdistribution@jhcapitalgroup.com May 15 2020 22:52:41
 JH Portfolio Debt Equities, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
 518019239 E-mail/PDF: ais.chase.ebn@americaninfosource.com May 15 2020 22:57:28 Chase Card,
 PO Box 15298, Wilmington, DE 19850-5298
 518196142 E-mail/Text: camanagement@mtb.com May 15 2020 22:51:36 M & T Bank, P.O. Box 840,
 Buffalo NY 14240
 518019246 E-mail/Text: camanagement@mtb.com May 15 2020 22:51:36 M&T Bank, 1 Fountain Plz,
 Buffalo, NY 14203-1420
 518019247 E-mail/Text: camanagement@mtb.com May 15 2020 22:51:36 M&T Bank, PO Box 1288,
 Buffalo, NY 14240-1288
 518141962 +E-mail/Text: bankruptcypdt@mcmcg.com May 15 2020 22:51:58 Midland Funding LLC,
 PO Box 2011, Warren, MI 48090-2011
 518019250 E-mail/Text: bankruptcypdt@mcmcg.com May 15 2020 22:51:58 Midland Funding, LLC,
 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
 518019254 E-mail/Text: bkrpt@retrievalmasters.com May 15 2020 22:51:58
 Retrieval Masters Creditors Bureau, Inc., 4 Westchester Plz Ste 110,
 Elmsford, NY 10523-1615
 518019257 E-mail/PDF: gecscedi@recoverycorp.com May 15 2020 22:58:02
 Synchrony Bank - Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
 TOTAL: 18

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 40

Date Rcvd: May 15, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2020 at the address(es) listed below:

Anthony Arechavala on behalf of Joint Debtor Karim V. Holden-Lampson legaloptions@comcast.net, legaloptions@comcast.net
Anthony Arechavala on behalf of Debtor Kerri-Lynn Lampson legaloptions@comcast.net, legaloptions@comcast.net
Brian E Caine on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Phillip Andrew Raymond on behalf of Creditor LakeView Loan Servicing, LLC phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9